

**Certificate of Notice Page 1 of 4**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Barbara J. Guyton  
Debtor

Case No. 16-11473-mdc  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: ChrissyW  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2018.

db +Barbara J. Guyton, 822 S. 8th Street, Philadelphia, PA 19147-2821

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 06, 2018

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2018 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Nationstar Mortgage LLC agornall@kmlawgroup.com,  
bkgroup@kmlawgroup.com

DAVID M. OFFEN on behalf of Debtor Barbara J. Guyton dmo160west@gmail.com,  
davidoffenecf@gmail.com

KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association Et Al...  
bkgroup@kmlawgroup.com

MATTEO SAMUEL WEINER on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Barbara J. Guyton

Debtor

Specialized Loan Servicing LLC, as servicer for  
U.S. Bank National Association, as Indenture  
Trustee of the GMACM Home Equity Loan Trust  
2007-HE1

Movant

vs.

Barbara J. Guyton

Debtor

Bernadine Voiro

Co-Debtor

William C. Miller Esq.

Trustee

CHAPTER 13

NO. 16-11473 MDC

11 U.S.C. Sections 362 and 1301

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtors' residence is **\$4,475.08**, which breaks down as follows;

Post-Petition Payments:	August 2017 to April 2018 at \$518.49/month
Suspense Balance:	\$191.33
<b>Total Post-Petition Arrears</b>	<b>\$4,475.08</b>

2. The Debtors shall cure said arrearages in the following manner:

a). Beginning on May 1, 2018 and continuing through April 1, 2019, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$518.49** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month), plus an installment payment of **\$373.93** from **May 2018 to March 2019** and **\$361.85** for **April 2019** towards the arrearages on or before the last day of each month at the address below;

Specialized Loan Servicing LLC  
P.O. Box 636007  
Littleton, Colorado 80163

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Moving Party shall notify Debtor(s) and Debtor's attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Moving Party may file a Certification of Default with the Court and the Court shall enter an Order granting the Moving Party relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Moving Party shall file a Certification of Default with the court and the court shall enter an order granting the Moving party relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Moving Party of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The undersigned seeks court approval of this stipulation.

10.. The parties agree that a facsimile signature shall be considered an original signature.

Date: May 10, 2018

By: /s/ Kevin G. McDonald, Esquire  
Kevin G. McDonald, Esquire

Date: 5/29/2018

David M. Offen  
David M. Offen, Esquire  
Attorney for Debtor

Date: 6/1/18

William C. Miller  
William C. Miller  
Chapter 13 Trustee

Jacqueline A. Chard  
NO POSITION  
**\*without prejudice to any  
trustee rights or remedies**

Approved by the Court this 4th day of June, 2018. However, the court  
retains discretion regarding entry of any further order.



---

Bankruptcy Judge  
Magdeline D. Coleman